

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2 (c)

In the Matter of  
Robert C. Nisenson, LLC  
10 Auer Court  
East Brunswick, New Jersey 08816  
Attorney for Debtor  
(732) 238-8777  
Robert C. Nisenson  
RCN 6680

In Re:

Jose S. Vasquez

Debtor.



Order Filed on November 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-15821

Chapter: 13

Hearing Date: November 15, 2023

Judge: CMG

**ORDER ON MOTION FOR AUTHORIZATION  
TO ENTER INTO FINAL FHA COVID-19 PARTIAL CLAIM**

The relief set forth on the following pages is **ORDERED**.

**DATED: November 16, 2023**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The Court having reviewed the Motion to Approve FHA Covid-19 Partial Claim Authorization to Enter into the Final FHA Covid-19 Partial Claim filed on October 1, 2023, as to the first mortgage [*enter first, second, third, etc.*] concerning real property located at 29 Roosevelt Avenue, Morganville, NJ 07751, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:

☒ The debtor is authorized to enter into the final FHA Covid-19 Partial Claim agreement.

1) The FHA Covid-19 Partial Claim must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) The Chapter 13 shall not disburse any funds to the Secured Creditor. The Secured Creditor will withdraw claim 18-1 within 30 days.

3) Check one:

☒ There is no order requiring the debtor to cure post-petition arrears through the Plan; or

☐ Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on \_\_\_\_\_; and

4) If fees and costs related to FHA Covid-19 Partial Claim are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.

☐ The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

*new.12/17/19*

In re:  
Jose S Vasquez  
Debtor

Case No. 23-15821-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 16, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	+ Jose S Vasquez, 29 Roosevelt Ave, Morganville, NJ 07751-9717

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor Carrington Mortgage Services LLC mcozzini@sternlav.com
Robert C. Nisenson	on behalf of Debtor Jose S Vasquez r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5